

Notice of Allowability

Application No.

09/956,997

Examiner

Kambiz Abdi

Applicant(s)

MANN ET AL.

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 22 December 2005.
2. ☒ The allowed claim(s) is/are 1-13, 17-23, 26-28, 30-38, and 40-48 (Renumbered as 1-41).
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|---|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input checked="" type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date _____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____. |

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DETAILED ACTION

1. Text of all the office actions previously forwarded to the applicant as well as all the responses to such office actions has been incorporated by reference.
 - Claims 14-16, 24-25, 29, and 39 have been canceled.
 - Claims 1-2, 4, 6 10-11, 17-21, 26-27, 30, 32-33, 36, 38, 40, and 44-48 have been amended.
 - New claims 45-48 have been added.
 - Claims 1-13, 17-23, 26-28, 30-38, and 40-48 are allowed.
2. The rejection under USC 112 2nd paragraph has been withdrawn based on the applicant's further clarification.
3. The rejection under USC 101 has been withdrawn based on the amendments as well as further clarification.

Examiner's Amendment

4. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it **MUST** be submitted no later than the payment of the issue fee.
5. Authorization for this examiner's amendment was given in an interview with attorney James R. Miner conducted via telephone on 14 February 2006.
6. The examiner under agreement by the attorney representing the applicant has amended independent claims 1-2, 4, 6 10-11, 17-21, 26-27, 30, 32-33, 36, 38, 40, and 44-48. Also canceling claims 24-25.

The claims in the application has been amended as follow:

1. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

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an account controller operating processor portion including a database, the account controller operating processor portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface processor portion completing the transaction for the account number if the transaction is authenticated; and

wherein one of the selected alias and the selected personal identification entry includes both:

a static portion, the static portion being a designated portion of the selected alias or the selected personal identification entry that is not changed; and

a dynamic portion, the dynamic portion being a designated portion of the selected alias or the selected personal identification entry that is changed while the static portion is not changed.

2. (Currently amended) The system of claim 1, wherein the account number is a credit card number, and the interface processor portion completing the transaction if the transaction is authenticated includes charging the credit card number.

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3. **(Original)** The system of claim 1, wherein the transaction is completed over the Internet.
4. **(Currently amended)** The system of claim 3, wherein the interface processor portion is a merchant.
5. **(Original)** The system of claim 1, wherein the account is selected from the group consisting of a credit card account, a mutual funds account, a money market account, a margin account, a bank account, a line of credit account, a sweeps card account, a stock account, and an information account.
6. **(Currently amended)** The system of claim 1, wherein the interface processor portion is an automated teller machine.
7. **(Original)** The system of claim 1, wherein the selected personal identification entry is a personal identification number (PIN).
8. **(Original)** The system of claim 1, wherein the selected alias includes at least one of numbers, alphanumerics, names, phrases, fingerprint recognition, gene identification, DNA identification, biometrics, retina identification, and voice recognition.
9. **(Original)** The system of claim 1, wherein the selected personal identification entry includes at least one of numbers, alphanumerics, names, phrases, fingerprint recognition, gene identification, DNA identification, biometrics, retina identification, and voice recognition.
10. **(Currently amended)** The system of claim 1, further including the account controller operating processor portion charging a fee in connection with performing the transaction for the account number if the transaction is authenticated.
11. **(Currently amended)** The system of claim 1, wherein the interface processor portion is a merchant portion, and the merchant portion prompting the account-holder for entry of a further selection subsequent to the account-holder entering the selected alias and entered personal identification entry; and wherein the merchant portion completing the transaction based on the further selection.

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12. **(Original)** The system of claim 11, wherein the merchant portion prompts the account-holder for entry of a further selection using a selection menu, and wherein the further selection determines which one of a plurality of possible payment methods is used.

13. **(Original)** The system of claim 12, wherein the plurality of possible payment methods includes a credit payment method and a debit payment method.

14. **(Canceled)**

15. **(Canceled)**

16. **(Canceled)**

17. **(Currently amended)** The system of claim 1, wherein the account controller operating processor portion verifies the account-holder identification parameters of a computer of the account-holder, the computer used in the transaction.

18. **(Currently amended)** The system of claim 1, wherein the interface processor portion includes a keypad, the selected alias and the entered personal identification entry are entered using the keypad.

19. **(Currently amended)** The system of claim 1, wherein the account-holder is a first business entity and the account controller operating processor portion is a second business entity.

20. **(Currently amended)** The system of claim 1, wherein the selected personal identification entry is an authorized signature, and the interface processor portion includes a digital signature pad, the account-holder signing a signed signature on a digital signature pad; and

wherein the account controller operating processor portion compares the authorized signature with the signed signature.

21. **(Currently amended)** The system of claim 20, wherein the account controller operating processor portion compares the authorized signature with the signed signature by comparing data points of the authorized signature with data points of the signed signature to determine if a level of similarity is attained.

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22. **(Original)** The system of claim 1, wherein the account-holder changes a personal identification entry of the account-holder, the changing the personal identification entry of the account-holder including changing the personal identification entry from a prior personal identification entry to the selected personal identification entry.

23. **(Original)** The system of claim 22, wherein the account-holder changes the personal identification entry of the account-holder using at least one selected from the group of an Internet transmission, a telephone communication, a person-to-person communication, a cellular phone system communication, a personal communications service communication and by mail.

24. **(Canceled)**

25. **(Canceled)**

26. **(Currently amended)** The system of claim 1, wherein the system further includes a personal digital assistant, the account-holder entering the selected alias and the entered personal identification entry into the personal digital assistant, the personal digital assistant then communicating the selected alias and the entered personal identification entry to the interface processor portion for authenticating the transaction.

27. **(Currently amended)** The system of claim 26, wherein the interface processor portion includes a processing system of a cashier.

28. **(Original)** The system of claim 27, wherein the processing system of the cashier electronically transmits digital receipt information to the personal digital assistant.

29. **(Canceled)**

30. **(Currently amended)** The system of claim 1, wherein the selected personal identification entry includes:

a static portion, the static portion being a portion of the selected personal identification entry that is not changed; and

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a dynamic portion, the dynamic portion being a portion of the selected personal identification entry that is changed, the account-holder changing the dynamic portion of the selected personal identification entry while not changing the static portion of the selected personal identification entry using the interface processor portion.

31. **(Original)** The system of claim 1, wherein at least one of the selected alias and the entered personal identification entry is based on human characteristic recognition.

32. **(Currently amended)** The system of claim 31, wherein the interface processor portion includes at least one of a fingerprint recognizer, gene identifier, DNA identifier, biometrics recognizer, retina identifier, and voice recognizer.

33. **(Currently amended)** The system of claim 1, wherein the account-holder enters a specialty personal identification entry using the interface processor portion, the specialty personal identification entry effecting an operation on the account.

34. **(Original)** The system of claim 33, wherein the entry of the specialty personal identification entry performs an operation selected from the group deactivating the account and activating the account.

35. **(Original)** The system of claim 33, wherein the account is a funds account and the entry of the specialty personal identification entry adjusts the available balance of the funds account.

36. **(Currently amended)** The system of claim 1, wherein:
the account is one of a plurality of possible accounts; and
the interface processor portion accepting entry of the entered personal identification entry from the account-holder includes accepting entry of one of a plurality of possible entered personal identification entries, the one of a plurality of possible entered personal identification entries determining which of the plurality of possible accounts is used in the transaction.

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37. **(Currently amended)** The system of claim 36, further including the interface processor portion providing the account-holder with feedback information regarding which of the plurality of possible accounts was used in the transaction.

38. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

a account controller operating processor portion including a database, the account controller operating processor portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface processor portion completing the transaction for the account number if the transaction is authenticated; and

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wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating processor portion determining the particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account-holder determining the particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries; and

wherein the rotation, performed by the account controller operating processor portion, through the plurality of possible selected personal identification entries corresponds to the rotation, performed by the account holder interfacing with the interface processor portion, through the plurality of possible entered personal identification entries.

39. **(Canceled)**

40. **(Currently amended)** The system of claim 1, wherein the entered personal identification entry includes a first partial personal identification entry and a second partial personal identification entry, and

the interface processor portion provided for accepting entry accepting entry of the first partial personal identification entry by a first person; and

the interface processor portion provided for accepting entry of the second partial personal identification entry by a second person; and

wherein the first partial personal identification entry and a second partial personal identification entry collectively form the entered personal identification entry.

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41. **(Currently amended)** The system of claim 40, wherein the interface processor portion determines an elapsed time period between accepting entry of the first partial personal identification entry and accepting entry of the second partial personal identification entry; and the interface processor portion nulls the second partial personal identification entry if the elapsed time period exceeds a predetermined time period.

42. **(Currently amended)** The system according to claim 41, wherein the interface processor portion provides for accepting entry of the predetermined time period from the first person.

43. **(Currently amended)** The system of claim 1, wherein the account is a funds account, and wherein the account is one of a plurality of possible funds accounts; and

the entered personal identification entry, entered into the interface processor portion and communicated to the account controller operating processor portion, is one of a plurality of possible entered personal identification entries; and

the account controller operating processor portion determines, based on the one of a plurality of possible entered personal identification entries, the hierarchical ranking of the order in which the plurality of possible funds accounts are accessed for withdrawal of funds.

44. **(Currently amended)** The system of claim 1, wherein the account controller operating processor portion processes the selected alias of the account-holder prior to the account-holder submitting the selected personal identification entry.

45. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating processor portion including a database, the account controller operating processor portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

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an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface processor portion completing the transaction for the account number if the transaction is authenticated; and

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating processor portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating processor portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries; and

wherein there are three possible selected personal identification entries that correspond to three possible entered personal identification entries.

46. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

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an account controller operating processor portion including a database, the account controller operating processor portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface processor portion completing the transaction for the account number if the transaction is authenticated;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating processor portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating processor portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries;

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wherein the account controller operating processor portion, through the interface processor portion, prompts the account-holder for the particular entered personal identification entry by providing a personal identification entry rotation number.

47. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating processor portion including a database, the account controller operating processor portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface processor portion completing the transaction for the account number if the transaction is authenticated;

wherein the account is a funds account, and wherein the account is one of a plurality of possible funds accounts; and

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the entered personal identification entry, entered into the interface processor portion and communicated to the account controller operating processor portion, is one of a plurality of possible entered personal identification entries; and

the account controller operating processor portion determines, based on the one of a plurality of possible entered personal identification entries, the hierarchical ranking of the order in which the plurality of possible funds accounts are accessed for withdrawal of funds.

48. **(Currently amended)** A system for completing a transaction relating to an account in the system wherein an account-holder is not required to know an account number and is not required to have an account card physically present during the transaction, the system comprising:

an account controller operating processor portion including a database, the account controller operating processor portion linking a selected alias of the account-holder with the account number of the account and a selected personal identification entry, which is associated with the account number, in the database, wherein each of the selected alias and the selected personal identification entry is previously selected by the account-holder;

an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

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the interface processor portion completing the transaction for the account number if the transaction is authenticated; and

wherein the account controller operating processor portion processes the selected alias of the account-holder prior to the account-holder submitting the selected personal identification entry.

Allowable Subject Matter

7. Claims 1-13, 17-23, 26-28, 30-38, and 40-48 allowed over the prior art of record.

The following is a statement of reasons for the indication of allowable subject matter:

8. The closest prior art of record is U.S. Patent No. 5,838,812 to David F. Pare et al. discloses a tokenless identification system and method for authorization of transactions and transmissions is described. The tokenless system and method are principally based on a correlative comparison of a unique biometrics sample, such as a fingerprint or voice recording, gathered directly from the person of an unknown user, with an authenticated biometrics sample of the same type obtained and stored previously.

9. Also U.S. Patent Application Publication No. 2003/0037262 to Robert D. Hillhouse discloses a method of generating a dynamic password comprising the steps of providing a plurality of variable parameters, each parameter from the plurality of variable parameters being variable upon predetermined criteria; providing a plurality of predetermined static parameters; and processing at least some of the plurality of variable parameters and of the predetermined static parameters according to a dynamic password generating equation manipulating at least some of the plurality of variable parameters and of the predetermined static parameters resulting in an ordered sequence of dynamic and static parameters.

10. In regards to independent claim 1 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;
wherein one of the selected alias and the selected personal identification entry includes both:

a static portion, the static portion being a designated portion of the selected alias or the selected personal identification entry that is not changed; and

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a dynamic portion, the dynamic portion being a designated portion of the selected alias or the selected personal identification entry that is changed while the static portion is not changed.

11. Claims 2-13, 17-23, 26-37 and 40-44 are dependent upon claim 1, thus have all the limitations of independent claims 1 and 74 and are allowable for the same reason.

12. In regards to independent claim 38 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating processor portion determining the particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account-holder determining the particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries; and

wherein the rotation, performed by the account controller operating processor portion, through the plurality of possible selected personal identification entries corresponds to the rotation, performed by the account holder interfacing with the interface processor portion, through the plurality of possible entered personal identification entries.

13. In regards to independent claim 45 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating processor portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

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the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating processor portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries;

wherein the account controller operating processor portion, through the interface processor portion, prompts the account-holder for the particular entered personal identification entry by providing a personal identification entry rotation number.

14. In regards to independent claim 46 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;
wherein the selected personal identification entry is one of a plurality of possible selected personal identification entries, the account controller operating processor portion determining a particular selected personal identification entry from the plurality of possible selected personal identification entries based on a rotation through the plurality of possible selected personal identification entries; and

the entered personal identification entry is one of a plurality of possible entered personal identification entries, the account controller operating processor portion determining a particular entered personal identification entries from the plurality of possible entered personal identification entries based on a rotation through the plurality of possible entered personal identification entries;

wherein the account controller operating processor portion, through the interface processor portion, prompts the account-holder for the particular entered personal identification entry by providing a personal identification entry rotation number.

15. In regards to independent claim 47 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

wherein the account is a funds account, and wherein the account is one of a plurality of possible funds accounts; and

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the entered personal identification entry, entered into the interface processor portion and communicated to the account controller operating processor portion, is one of a plurality of possible entered personal identification entries; and

the account controller operating processor portion determines, based on the one of a plurality of possible entered personal identification entries, the hierarchical ranking of the order in which the plurality of possible funds accounts are accessed for withdrawal of funds.

16. In regards to independent claim 48 the closes prior art of record when taken either individually or in combination with other prior art of record fails to teach or suggest the step of;

an interface processor portion in communication with the account controller operating processor portion, the interface processor portion effecting a transaction for the account-holder by receiving from the account-holder entering the selected alias and an entered personal identification entry into the interface processor portion, the interface processor portion communicating the selected alias and entered personal identification entry to the account controller operating processor portion;

wherein the account controller operating processor portion searches the database for the selected alias and the selected personal identification entry that is linked to the selected alias, the account controller operating processor portion authenticating the transaction and communicating such authentication to the interface processor portion if the entered personal identification entry entered by the account-holder matches the selected personal identification entry found through the database search; and

the interface processor portion completing the transaction for the account number if the transaction is authenticated; and

wherein the account controller operating processor portion processes the selected alias of the account-holder prior to the account-holder submitting the selected personal identification entry.

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Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Kambiz Abdi whose telephone number is (703) 305-3364. The examiner can normally be reached on 9 AM to 5:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (703) 305-9768. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks
Washington, D.C. 20231**

or faxed to:

(703) 872-9306 [Official communications; including After Final communications labeled "Box AF"]

(703) 746-7749 [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to:

**Crystal Park 5, 2451 Crystal Drive
7th floor receptionist, Arlington, VA, 22202**

Kambiz Abdi
Primary Examiner
AU 3621

A handwritten signature in black ink, appearing to read 'Kambiz Abdi', with a long horizontal flourish extending to the right.

February 21, 2006